

Table I.A.2.a(1996) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	28.5%	12.1%	35.3%	71.6%	11.4%	56.3%
Industry group **						
Agric., fish., forest.	10.1%	7.2%	39.4%*	57.9%	7.2%	39.7%
Mining	50.6%	16.8%*	63.3%	88.4%	15.7%*	82.2%
Construction	15.4%	13.4%	34.0%	57.8%	13.2%	35.4%
Manufacturing	28.9%	12.5%	40.7%	71.9%	11.0%	54.8%
Transp., commu., util.	38.6%	13.3%	36.7%	72.1%	11.1%	62.2%
Wholesale trade	32.9%	12.7%	53.1%	79.5%	11.7%	64.0%
Retail Trade	39.4%	10.9%	31.6%	71.7%	10.5%	60.4%
Fin., ins., real est.	33.8%	7.8%	45.0%	75.9%	6.9%	63.0%
Services	20.1%	13.0%	26.1%	63.3%	12.5%	42.8%
Unknown	31.8%*	31.8%*	0.0%	0.0%	31.8%*	0.0%
Ownership						
For profit, incorporated	31.1%	10.8%	38.0%	73.8%	9.9%	59.9%
For profit, unincorporated	14.0%	11.2%	32.6%	54.0%	10.9%	38.0%
Nonprofit	23.3%	19.7%	21.1%	50.4%	20.3%	28.9%
Unknown	42.3%	21.2%	51.1%	62.7%	21.4%	58.6%
Age of firm						
Less than 5 years	11.4%	9.7%	41.8%	70.1%	9.6%	38.5%
5-9 years	14.2%	12.4%	29.9%	57.7%	12.1%	35.0%
10-19 years	16.1%	12.2%	31.3%	65.9%	11.7%	39.6%
20 or more years	22.5%	11.6%	30.8%	68.1%	10.9%	44.9%
Unknown	61.3%	21.0%	40.4%	73.1%	20.5%	65.2%
Multi/single status						
2 or more locations	54.5%	16.7%	37.2%	71.7%	14.3%	59.9%
1 location only	11.8%	11.4%	25.3%	55.1%	11.2%	21.8%
Percent full-time employees						
Less than 25%	27.7%	11.6%	10.3%*	68.9%	11.4%	49.5%
25-49 %	35.9%	11.2%	31.6%	71.5%	11.7%	58.2%
50-74 %	26.9%	10.3%	27.7%	70.7%	10.0%	53.9%
75% or more	28.2%	12.4%	38.1%	71.9%	11.6%	56.9%
Union presence						
No union employees	19.9%	11.1%	32.1%	62.1%	10.4%	43.6%
Has union employees	34.7%	21.9%	38.2%	62.6%	22.0%	49.1%
Unknown	60.3%	17.1%	53.1%	79.9%	16.8%	76.4%
Percent low wage employees **						
50% or more low wage	23.1%	10.6%	17.9%	57.3%	10.7%	37.1%
Less than 50% low wage	18.4%	11.3%	36.3%	61.2%	10.6%	42.9%
Unknown	60.6%	20.3%	49.9%	79.0%	19.4%	74.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a(1996) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	0.40%	1.70%	0.92%	0.49%	0.77%
Industry group **						
Agric., fish., forest.	1.98%	1.92%	12.49%*	12.63%	1.81%	11.45%
Mining	6.71%	10.37%*	14.00%	3.90%	10.47%*	4.64%
Construction	1.74%	1.80%	5.99%	10.15%	1.99%	5.20%
Manufacturing	1.84%	1.31%	2.63%	2.22%	1.31%	2.28%
Transp., commu., util.	3.04%	3.38%	7.97%	4.02%	3.01%	4.27%
Wholesale trade	1.92%	1.34%	4.42%	4.13%	1.34%	3.41%
Retail Trade	1.27%	0.85%	4.45%	1.68%	0.86%	1.72%
Fin., ins., real est.	1.60%	1.30%	3.86%	2.47%	1.27%	1.66%
Services	0.59%	0.78%	3.14%	2.02%	0.82%	1.37%
Unknown	12.66%*	12.66%*	0.00%	0.00%	12.66%*	0.00%
Ownership						
For profit, incorporated	0.57%	0.42%	2.00%	0.99%	0.54%	0.90%
For profit, unincorporated	1.11%	1.21%	5.20%	5.64%	1.27%	2.53%
Nonprofit	1.07%	1.11%	2.86%	3.97%	1.13%	2.22%
Unknown	2.62%	3.44%	9.90%	3.32%	3.44%	2.42%
Age of firm						
Less than 5 years	0.98%	0.97%	6.16%	7.62%	1.04%	4.52%
5-9 years	1.57%	1.44%	7.30%	9.86%	1.55%	4.77%
10-19 years	1.21%	0.93%	5.55%	3.46%	0.96%	3.30%
20 or more years	0.86%	0.55%	1.74%	3.23%	0.61%	1.95%
Unknown	0.99%	2.16%	2.99%	1.09%	2.43%	0.94%
Multi/single status						
2 or more locations	0.77%	1.99%	2.03%	0.92%	1.83%	0.77%
1 location only	0.59%	0.61%	1.41%	6.11%	0.61%	1.15%
Percent full-time employees						
Less than 25%	3.79%	1.70%	3.13%*	7.31%	1.74%	5.42%
25-49 %	2.95%	1.40%	5.50%	4.73%	1.40%	4.04%
50-74 %	1.18%	1.02%	3.19%	1.64%	1.19%	1.05%
75% or more	0.42%	0.54%	1.88%	1.19%	0.65%	0.75%
Union presence						
No union employees	0.42%	0.35%	1.67%	2.07%	0.44%	1.09%
Has union employees	2.14%	1.87%	5.50%	3.93%	2.14%	4.13%
Unknown	1.75%	2.12%	4.75%	1.37%	2.48%	1.42%
Percent low wage employees **						
50% or more low wage	1.40%	1.17%	3.02%	5.10%	1.33%	2.91%
Less than 50% low wage	0.50%	0.42%	1.92%	1.82%	0.50%	0.90%
Unknown	1.48%	1.90%	3.48%	1.21%	2.30%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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